RBI under any Act and is available with all the banks. Further, for the convenience of public, the banks, on their own bring out pamphlets and booklets containing the salient features of various leading schemes available with them.

Recovery of agricultural loans

1652. SHRI PARMESHWAR KUMAR AGARWALLA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Ministry of Finance has decided to launch agricultural loan recovery drive;

(b) what is the total amount of outstanding loans and the recoveries made during the year 1992-93, State-wise;

(c) what was the recovery rate during the last three years; and

(d) whether fresh loans would be given in 1993-94 irrespective of recoveries to enable the farmers to recover losses?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) The banks have been advised to launch vigorous campaign for recovery of agricultural loans, through proper publicity and field level contact programmes to impress upon the rural borrowers the need for the evolution of a healthy rural credit delivery system by making prompt repayments during the forthcoming months.

(b) The State-wise amount of loans disbursed by commercial banks for agricultural purposes as laso the recovery of direct agricutural advances for the period ending June, 1991 (latest available) is given in the enclosed statement (*See* below)

(c) The percentage of recovery to demand of public sector bank in respect of their direct agricultural advances for three years period ended June 1992 (latest available) is as under:

(Rs. in crores)

Year ended June	Demand	Recovery	Overdues	Percentage of recoveries to demand
1990	6915	3371	3544	48.8
1991.	8496	4937	3559	68.1
1992*	8719	4686	4033	53.7

*figures provisional.

(d) The farmers all over the country are provided loans by pubic sector banks for the agricultural and allied activities undertaken by them on their own or through any scheme framed by Government in this regard. The financing of such activities by the credi institutions is a part of their normal lending operations on a continued basis. However, banks normally finance- non-defaulter farmers.

Statement

State-wise amount of loans disbursed by all scheduled commercial banks for agriculture and percentage of recovery for the year ending June, 1991.

Name of the State/Union Territory	Amount Disbursed (Rs. in lakhs)	Percentage of recoveries to Demand
Haryana	23857	58.1
Himachal Pradesh	1837	48.9
Jammu & Kashmir	848	33.2
Punjab	28953	63.6
Rajasthan	16049	49.6
Chandigarh	2118	45.0
Delhi	982	42.3
Assam	1546	47.1
Manipur	92	40.4
Meghalaya	194	58.4
Nagaland	288	52.9
Tripura	154	54.9
Arunachal Pradesh	27	66.9
Mizoram	12	42.4
Sikkim	41	84.3
Bihar	13158	59.7
Orissa	11490	57.0
West-Bengal	15162	62.9
Andaman & Nicobar	33	53.2
MadhyafPradesh	35291	51.2
Uttar Pradesh	48703	60.9
Gujarat	24733	59.1
Maharasht a	42966	53.9
Daman & Diu	7	53.2
Goa	768	45.2
Dadra & Nagar Haveli	38	48.5
Andhra Pradesh	73710	56.0
Karnataka	31319	50.7
Kerala	35272	64.2
Tamil Nadu	78459	68.6
Pondicherry	1235	60.1
Laksh dweep	11	62.7
ALL INDIA :	489354	58.0